UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
EL PASO DIVISION DIVISION

In re:	§	
	§	
HEINEMANN, LAMBERT C.	§	
	§	
	§	
Debtor(s).	§	**Case No. 05-32716-LEK**

FINAL REPORT
BEFORE DISTRIBUTION

The undersigned trustee reports:

1. All scheduled and known assets of the estate have been reduced to cash, abandoned, or will be abandoned as burdensome or of inconsequential value to the estate, or released to the debtor(s) as exempt property. An accounting of the disposition of all property is attached hereto as FORM 1.

2. The claims have been examined, and any and all objections, whether made by the trustee or by another party in interest, have been determined by the Court or settled by the parties. Copies of any and all such Court orders and/or settlement agreements are attached hereto as Exhibit A.

3. Attached hereto as FORM 2 is an itemized statement of the trustee's receipts and disbursements, showing total receipts of **$3,264.64** (Exhibit B-1), total interim disbursements of **$0.00** (Exhibit B-2), and a balance on hand of **$3,264.64**.

4. Liens, security interests, or other interests in property of the estate that have been liquidated or collected, totaling **$0.00**, have been paid on an interim basis in the amount of **$0.00**, or will be paid and should be allowed for the purpose of distribution as shown on Exhibit C. These payments constitute **0.00%** of the total receipts.

5. Pursuant to 11 U.S.C. 326(a), the maximum fee allowable to the trustee is **$816.16** (see Exhibit B-2). The trustee has received **$0.00** of this total as interim compensation, and now requests **$816.16** as his/her final compensation (narrative summary and/or time record included in Exhibit D-1), and an additional **$139.50** for reimbursement of reasonable and necessary expenses incurred. An itemization of the trustee's expenses is included in Exhibit D-2, attached hereto.

6. After deduction of any secured payment amounts in paragraph no. 4 above, the remaining balance on hand has been or will be distributed in accordance with 11 U.S.C. 726 as follows:

Administrative (a)

	Allowed & Paid	Allowed & Not Paid	Amount Requested Herein	Proposed Payment (Incl. Prorata)	Total	%*
Trustee Compensation						
DONALD S. LESLIE	0.00	0.00	816.16	816.16	816.16	
					816.16	**25.00%**
Trustee Expenses						
DONALD S. LESLIE	0.00	0.00	139.50	139.50	139.50	
					139.50	**4.27%**

	Allowed & Paid	Allowed & Not Paid	Amount Requested Herein	Proposed Payment (Incl. Prorata)	Total	%*
Total Administrative Expenses	**0.00**	**0.00**	**955.66**	**955.66**	**955.66**	**29.27%**

(b) Priority 0.00%*

$0.00 of which **$0.00** has already been paid through interim disbursements for priority creditors or certain secured tax claims, in the order specified in 11 U.S.C. 507(a)(2) - (7), 724(b)(3), 507(a)(8)-(9), as itemized in Exhibit E-1 attached hereto (if wage claims are paid, attach Exhibit E-2; if post-petition interest is paid according to 726(a)(5), attach Exhibit E-3):

(c) General Unsecured 70.73%*

$2,308.98 of which **$0.00** has already been paid through interim disbursements for general unsecured creditors who have filed claims allowed in the total amount of **$18,175.13**, yielding a dividend rate of **12.70406%**, as itemized below or in Exhibit F-1 attached hereto (if post-petition interest is paid according to 726(a)(5), attach Exhibit F-2), or as will be itemized in a Report of Proposed Distribution to be filed with the United States Trustee after approval of this Report Before Distribution:

(d) Non-Estate

After allowance and payment of any amounts in the above paragraphs, any remaining amounts have been or will be refunded to the debtor(s):

	Allowed & Paid	Allowed & Not Paid	Amount Requested Herein	Proposed Payment (Incl. Prorata)	Total	%*
Non-Estate Fund Distributions to Parties in Interest (trustee compensable) 326(a)	0.00	0.00	0.00	0.00	0.00	0.00%
Payments to Debtor						
Excess Funds 726(a) (6)	0.00	0.00	0.00	0.00	0.00	0.00%
Exemption	0.00	0.00	0.00	0.00	0.00	0.00%
Total Non-Estate Funds Including in Total Receipts (see Exhibit B-2)					**0.00**	**0.00%**
Total Distribution					**3,264.64**	**100.00%**

*** Note: Percentage is to Total Receipts on the Final Report.**

CERTIFICATION

The undersigned trustee certifies, under the penalty of perjury that all assets have been liquidated or properly accounted for and that funds of the estate are available for distribution. The trustee further certifies that the claims review process is completed, including, if necessary, the completed adjudication by the court of any disputed claim.

The undersigned trustee hereby certifies that on this date, the original and one (1) copy of this Final Report Before Distribution was mailed to the United States Trustee for review. Upon the filing of the Final Report Before Distribution with the Court, a copy of this Final Report Before Distribution will be mailed to the debtor(s) and to counsel for debtor(s) and a Certification of Service will be filed.

Dated: September 11, 2006

/s/ DONALD S. LESLIE

DONALD S. LESLIE, Trustee
2731-A MONTANA
EL PASO, TX, 79903
(915) 565-9000

Attachment to Form 2 Disbursements:

Total Disbursements from Form 2
(includes non-compensable disbursements, transfers and void transactions) $ 0.00

PROPOSED PAYMENTS:

Claimant	Desc./Order Date	Amount
DONALD S. LESLIE	Trustee Compensation	816.16
DONALD S. LESLIE	Trustee Expenses	139.50
Recovery Management Systems Corporation For GE Money Bank	General Unsecured 726(a)(2)	41.72
Recovery Management Systems Corporation For GE Money Bank	General Unsecured 726(a)(2)	41.45
DISCOVER BANK/DISCOVER FINANCIAL SERVICES	General Unsecured 726(a)(2)	951.88
Chase Bank USA, N.A.	General Unsecured 726(a)(2)	1,058.08
Citibank (USA) N.A.	General Unsecured 726(a)(2)	215.85

Total Compensable Proposed Payments $ 3,264.64

Total Non-Compensable Proposed Payments $ 0.00

Total Proposed Payments $ 3,264.64

Total Disbursements (includes non-compensable disbursements, transfers, and void transactions) $ **3,264.64**

EXHIBIT A

Current Status of claims Summary

(Include certified claims register, trustees claims analysis, copies of Court Orders/ Settlement Agreements, original confirmation letters regarding claims)

ANALYSIS OF CLAIM REGISTER

CASE NO: 05-32716-LEK
CASE NAME: HEINEMANN, LAMBERT C.
CLAIMS BAR DATE: 08/06/2006
CLAIMS REVIEWED BY: DONALD S. LESLIE

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
2200-00	DONALD S. LESLIE 2731-A MONTANA EL PASO, TX 79903	Admin Ch. 7		0.00	0.00	139.50
2100-00	DONALD S. LESLIE 2731-A MONTANA EL PASO, TX 79903	Admin Ch. 7		0.00	0.00	816.16
Subtotal for Class Admin Ch. 7:				**0.00**	**0.00**	**955.66**
2 7100-00	Recovery Management Systems Corporation For GE Money Bank dba JCPenney Consumer, 25 SE 2nd Ave Ste 1120 Miami, FL 33131	Unsecured		0.00	326.30	326.30
1 7100-00	Recovery Management Systems Corporation For GE Money Bank dba SAM'S CLUB CONSUMER, 25 SE 2nd Ave Ste 1120 Miami, FL 33131	Unsecured		0.00	328.35	328.35
4 7100-00	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900 Seattle, WA 98121	Unsecured		0.00	8,328.67	8,328.67
3 7100-00	DISCOVER BANK/DISCOVER FINANCIAL SERVICES PO BOX 8003 HILLIARD, OH 43026	Unsecured		0.00	7,492.72	7,492.72
5 7100-00	Citibank (USA) N.A. POB 182149 Columbus, OH 43218	Unsecured		0.00	1,699.09	1,699.09

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 7200-00	MBNA America BANK N.A. Mailstop DE5-014-02-03, P O Box 15168 Wilmington, DE 19850	Unsecured	SEE LETTER	0.00	10,917.67	0.00
Subtotal for Class Unsecured:				**0.00**	**29,092.80**	**18,175.13**
Case Totals:				**0.00**	**29,092.80**	**19,130.79**

Code #: Trustee's Claim Number, Priority Code

2ND REQUEST

LESLIE & LAY, P.C.

DONALD S. LESLIE*
CHERYL S. LAY**

ATTORNEYS AT LAW
2731-A MONTANA AVENUE
EL PASO, TEXAS 79903-3799

(915) 565-9000
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*Board Certified - Consumer Bankruptcy Law and Business Bankruptcy Law Texas Board of Legal Specialization and American Board of Certification
**Licensed in Texas and New Mexico

BARBARA WELCH
Certified Legal Assistant
Bankruptcy Specialist

August 25, 2006

VIA FAX 302 458 0679

MBNA America Bank NA
Mailstop DE5-014-02-03
P.O. Box 15168
Wilmington, De 19850

Attention: Donae Hackett

Re: Lambert C. Heinemann, - Chapter 7 Case No. 05-32716
Account No. 2512

Dear Ms. Hackett;

I am the Chapter 7 Trustee in the above captioned case. On behalf of MBNA America Bank, NA you filed a Proof of Claim which was docketed by the Clerk as Claim No. 6 on August 7, 2006.. The claim bar date which was established for this proceeding was August 6, 2006.. Accordingly, this claim is considered an untimely filed claim to be paid after all timely filed claims. Instead of filing a formal objection we would request that you please acknowledge below that you understand and agree that the claim of MBNA America Bank, NA is untimely filed and is entitled to payment only after all unsecured timely filed claims have been paid in full. At this time there will not be sufficient funds to pay untimely filed claims.

Thank you for your cooperation and assistance.

Yours very truly,

[signature]
Donald S. Leslie

[signature] Donae Hackett
MBNA America Bank, NA

EXHIBIT B-1
Total Receipts

Case: 05-32716 LEK HEINEMANN, LAMBERT C.

Transactions from Form 2

Receipts (Trustee Compensable)

Date	Ref. No.	Received From:	Desc./Order Date/Docket Number	Code	Amount
05/01/06	{2}	CHRISTIAN HEINEMANN	BANK ACCOUNT BALANCE	1129-000	3,256.49
05/31/06		JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.07
06/30/06		JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.14
07/31/06		JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.22
08/25/06		JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.8000%	1270-000	1.72
		Total Receipts (Trustee Compensable)			**$3,264.64**

Receipts (Trustee Non-Compensable)

Date	Ref. No.	Received From:	Desc./Order Date/Docket Number	Code	Amount
		Total Receipts (Trustee Non-Compensable)			**$0.00**
		Sub-total (agrees with Total Receipts on TFR)			**$3,264.64**

Transfers (between Accounts), Memos, Voided and Stopped Checks

Date	Ref. No.	Received From:	Desc./Order Date/Docket Number	Code	Amount
08/25/06		From Account #312054497165	TRANSFER FOR CLOSING	9999-000	3,264.64
		Total Transfers (between Accounts), Memos, Voided and Stopped Checks			**$3,264.64**

Total Receipts **$6,529.28**
(Balance agrees with Case Deposits on Form 2)

{} Asset reference(s)

EXHIBIT B-2
Total Disbursements

Case: 05-32716 LEK HEINEMANN, LAMBERT C.

Transactions from Form 2

Compensable Interim Payments

Date	Check No.	Payee:	Desc./Order Date/Docket Number	Code	Amount
		Total Compensable Interim Payments			**$0.00**

Compensable Proposed Payments

Date	Check No.	Payee:	Desc./Order Date/Docket Number	Code	Amount
		Recovery Management Systems Corporation For GE Money Bank		7100-000	41.72
		Recovery Management Systems Corporation For GE Money Bank		7100-000	41.45
		DISCOVER BANK/DISCOVER FINANCIAL SERVICES		7100-000	951.88
		Chase Bank USA, N.A.		7100-000	1,058.08
		Citibank (USA) N.A.		7100-000	215.85
		DONALD S. LESLIE		2100-000	816.16
		DONALD S. LESLIE		2200-000	139.50
		Total Compensable Proposed Payments			**$3,264.64**
		Total Disbursements (Trustee Compensable)			**$3,264.64**

Non-Compensable Interim Payments

Date	Check No.	Payee:	Desc./Order Date/Docket Number	Code	Amount
		Total Non-Compensable Interim Payments			**$0.00**

Non-Compensable Proposed Payments

Date	Check No.	Payee:	Desc./Order Date/Docket Number	Code	Amount
		Total Non-Compensable Proposed Payments			**$0.00**
		Total Disbursements (Trustee Non-Compensable)			**$0.00**

Transfers (between Accounts), Memos, Voided and Stopped Checks

Date	Check No.	Payee:	Desc./Order Date/Docket Number	Code	Amount
08/25/06		To Account #312054497166	TRANSFER FOR CLOSING	9999-000	3,264.64
		Total Transfers (between Accounts), Memos, Voided and Stopped Checks			**$3,264.64**

Total Disbursements	**$6,529.28**
(Balance agrees with Case Disbursements on Form 2 plus Attachment to Form 2 of Proposed Payments)	

EXHIBIT B-2
Total Disbursements

Case: 05-32716 LEK HEINEMANN, LAMBERT C.

Include Trustee Compensation Calculation:

Total Disbursements (Trustee Compensable) = $3,264.64

Calculation Formula	Applicable Amount	Compensation
25% of First $5,000:	$3,264.64	$816.16
10% of Next $45,000:		
5% of Next $950,000:		
3% of Balance:		

Maximum Trustee Compensation	$816.16
- minus Interim Compensation	
Total Allowable Trustee Compensation	$816.16
+ plus Quantum Meruit	
Amount Requested Herein	$816.16

EXHIBIT C

Distributions to Lien Holders and Secured Interests

Transactions from FORM 2:

Date	Ck. No.	Payee/Description	Claim No.	Allowed & Paid	Allowed & Not Paid	Proposed Payment (Incl. Pro-rata)	Total	%*
		Total Secured		0.00	0.00	0.00	0.00	0.00%

*** Note: Percentage is to Total Receipts on the Final Report.**

EXHIBIT D-1

Trustee Narrative and/or Interim Time Record

THIS CASE WAS FILED ON OCTOBER 14, 2005 AND I WAS APPOINTED TRUSTEE ON OR ABOUT THE SAME DATE.

THE FIRST MEETING WAS HELD ON NOVEMBER 21, 2005.

THE ONLY ASSET IN THIS CASE WAS THE DEBTOR’S NON EXEMPT FUNDS IN HIS BANK ACCOUNT.

NO TAX RETURN WAS REQUIRED.

NO CLAIM OBJECTIONS WERE REQUIRED.

THE FINAL REPORT WAS PREPARED AND REVIEWED.

EXHIBIT D-2
Itemization of Trustee's Expenses

Premium on Trustee's Bond	$	2.90
Copies (40.00 copies at 25.00 cents per copy)	$	10.00
Postage	$	13.90
Clerical/Secretarial (4.60 hours at 24.50 per hour)	$	112.70
Total Requested Expenses	**$**	**139.50**

DATE	SERVICES RENDERED	CL PL	TIME	COPIES	POSTAGE	PHONE FAX
VARIOUS	OPEN BANK ACCOUNT, DEPOSIT FUNDS, TRANSFERS FUNDS AND RECONCILE ON MONTHLY BASIS	CL	0.8			
10/14/2005	RECEIPT OF APPOINTMENT AND LOG INFORMATION INTO SYSTEM	CL	0.2			
11/21/2005	ATTEND 341 MEETING	CL	0.2	1		
11/30/2005	ATTEND RESET 341 MEETING	CL	0.2	1		
12/7/2005	ATTEND RESET 341 MEETING	CL	0.2	1		
12/12/2005	RECEIPT OF BANK STATEMENT AND CONFERENCE WITH TRUSTEE	CL	0.1			
12/19/2005	LETTER TO ROBERT POISSANT RE FUNDS IN BANK	CL	0.1	2	1	
3/9/2006	LETTER TO ROBERT POISSANT RE FUNDS	CL	0.1	2	1	
4/13/2006	LETTER TO ROBERT POISSANT RE FUNDS	CL	0.1	1	1	
4/21/2006	LETTER TO ROBERT POISSANT FOR FUNDS	CL	0.1	1	1	
5/8/2006	REQUEST CLERK TO ISSUE NOTICE TO FILE CLAIMS	CL	0.1	1		
8/25/2006	DOWNLOAD CLAIMS DOCKET AND CLAIMS AND REVIEW OF CLAIMS AND CONFERENCE WITH TRUSTEE AND PREPARATION OF TFR	CL	1.5	15		
9/25/2006	ANTICIPATED TIME IN ISSUING CHECKS	CL	0.3		6	
10/25/2006	ANTICIPATED TIME IN PREPARATION OF TDR AND FORM 4	CL	0.6	15	10.20	

4.6 HOURS CLERICAL TIME AT $24.50 =		112.70
40 COPIES AT 0.25		10.00
10 POSTAGE AT 0.37	3.70	
	10.20	13.90
TRUSTEE’S BOND		2.90

EXHIBIT E-1

Itemization of Priority Creditor's and Certain Secured Tax Claims

Transactions from FORM 2 :

Date	Ck. No.	Payee/Description	Claim No.	Priority	Allowed & Paid	Allowed & Not Paid	Proposed Payment (Incl. Pro-rata)	Total	%*
Total Priority (See Exhibit E-3, if used)					0.00	0.00	0.00	0.00	0.00%

NOTE: See Exhibit "E-2" for applicable withholding on wage claims.

***Note: Percentage is to Total Receipts on the Final Report.**

EXHIBIT E-2
Wage Claims

Name	Gross Allowance*	Federal W/H	Employee FICA	Medicare	Net To Employee	Employer FICA	SUTA	FUTA
Totals:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*From Exhibit "E-1".

EXHIBIT E-3
Post-petition Interest Calculation

Date	Ck. No.	Payee/Description	Claim No.	Priority	Total Paid from E-1	Interest	Total	%*
		Total Paid to this Class (Includes Exhibit E-1)			0.00	0.00	0.00	0.00%

*** Note: Percentage is to Total Receipts on the Final Report.**

EXHIBIT F-1
Itemization of General Unsecured Claims

Transactions from FORM 2:

Date	Ck. No.	Payee/Description	Claim No.	Allowed & Paid	Allowed & Not Paid	Proposed Payment (Incl. Pro-rata)	Total	%*
		Recovery Management Systems Corporation For GE Money Bank	1	0.00	328.35	41.72	41.72	1.28%
		Recovery Management Systems Corporation For GE Money Bank	2	0.00	326.30	41.45	41.45	1.27%
		DISCOVER BANK/DISCOVER FINANCIAL SERVICES	3	0.00	7,492.72	951.88	951.88	29.16%
		Chase Bank USA, N.A.	4	0.00	8,328.67	1,058.08	1,058.08	32.41%
		Citibank (USA) N.A.	5	0.00	1,699.09	215.85	215.85	6.61%
		Total General Unsecured (See Exhibit F-2, if used)		**0.00**	**18,175.13**	**2,308.98**	**2,308.98**	**70.73%**

*** Note: Percentage is to Total Receipts on the Final Report.**

EXHIBIT F-2
Post-petition Interest Calculation

Date	Ck. No.	Payee/Description	Claim No.	Total Paid from F-1	Interest	Total	%*
		Total Paid to this Class (Includes Exhibit F-1)		0.00	0.00	0.00	0.00%

*** Note: Percentage is to Total Receipts on the Final Report.**